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CHISEL wish you a merry and safe Christmas and a happy New Year, despite the coronavirus. We look forward with hope to turning a new page in 2022.

Holiday Closure

CHISEL's office will be closed Monday 27th December, Tuesday 28th December and Monday 3rd January 2022.

Our out of hours emergency service will operate while CHISEL is closed – please call **0203 166 2608**.

Stay safe over the winter break!

If you plan to go away in winter, stop your water pipes getting frozen.

Either:
leave your central heating on very low (eg a frost setting).

Or:
turn your water off at the stop cock and run the taps for a bit to empty out the remaining water in the pipes, so it doesn't freeze.

TIP: Stopcocks are often under the sink or in the front hall cupboard.



Welcome to the Winter Edition of CHISEL's Newsletter



I have been your Chief Executive for just over 6 months and must pay tribute to you as a tenant for your warm welcome and understanding as Chisel embarks on a bold Improvement

Plan. As we approach the end of the year, many of us will be looking forward to 2022 which will be an exciting time for Chisel as our Board and Staff will use your valuable feedback to address your concerns and improve our services.

In this edition, a variety of topics are covered including an overview of Chisel's achievements over the past year and

we will share more detail of Chisel's Improvement Plan in our Spring Edition. We have also included some useful information to support you and your family to manage money and we are pleased to have some interesting creative contributions from our tenants.

I would welcome your thoughts about this Newsletter, so please let us know if you find them useful or have any suggestions for future content by emailing us at info@chisel.org.uk.

Finally, on behalf of Chisel's Board and Staff, I would like to wish you a Merry Christmas and a Happy New Year.

Carmen White

CHISEL Board Annual Report to Tenants 2020-2021



Hello to all CHISEL Tenants, I am Louise Owen, a tenant of Chisel for 24 years and this coming year will be my third year as Chair of CHISEL Board of Trustees.

I presented the Board's Annual Report to the Annual General Meeting in September 2021, addressing in person the well-attended meeting at St Andrew's Church in Brockley near to the CHISEL office.

The AGM is where both the CHISEL Board and the Senior Staff report an overview of the work of CHISEL over the last year. It is also the annual election for Board members. All of CHISEL residents are invited to the Annual General Meeting and it was good to see those of you who were able to attend.

We elected 10 board members, some of us were re-elected with four new independent members joining the Board team with expertise in governance, finance & building management. Plus, one ex-board member remains as a Co-optee on the Finance Committee (now renamed the Audit, Risk & Asset Committee).

So, what has the board done this past year?

The year Sept 2020 to Sept 2021, has certainly zipped by incredibly fast, at times it has felt that things have not been 'transforming' as quickly as the Board thought they would. It is something I have learnt over the last three years; nothing gets done quickly at CHISEL. Even though there has been hard work, the efficiency level has been extremely low, therefore outcomes are slow. However, when I spoke to the AGM last year, CHISEL was in a very different place to where it is this Winter.



Board Objectives 2020-2021

One of the first objectives was for the organisation was to undertake a complete internal audit looking at all of CHISEL's policies and processes. It was surprising to learn from the August- September 2020 CHISEL Review, that an internal audit had never taken place at CHISEL. Many of our policies were out of date and processes still manual. The Board learnt for the first time, of the many gaps in CHISEL's service delivery and how inefficiently the organisation has been operating.

Another objective was to gather more information from our tenants & residents. An in-depth satisfaction survey of all tenants who live in CHISEL's homes took place. The comprehensive survey was designed especially for CHISEL, it went out to tenants in January 2021. The

Board requested that every tenant who completed and returned the survey were given a £10 voucher.

Surveys are done by all HAs and are an integral part of listening to residents and developing and improving the services that Housing Associations provide. CHISEL's last survey had been in 2016. This year we had a high return response and reported the results at an online Residents' Meeting attended by 41 residents in March 2021. We had some good feedback from Residents saying how much they had enjoyed the online event.

The Board's main priority 2020 – 2021 was to find the right person to lead CHISEL

We wanted to find someone with an extensive variety of experience leading

organisations & settings in the social housing sector. In addition, this person had to have obvious compassion and respect for residents and be someone who would commit to staying with CHISEL for the long haul. I am extremely pleased to be able to report that from a large range of applicants, we were able to appoint in April 2021 the best candidate and one whom we consider to be just the right person for the job.

On behalf of the Board, I welcome Carmen White CHISEL's Chief Executive (CE) who was appointed in April 2021. Carmen has stepped straight into the CE role, immediately assessing, and managing the tasks involved in putting the Improvement Plan into action.

New Board Members

In addition to recruiting a lead officer, the Board's focus this year was to strengthen the Board. This included recruiting governance & financial expertise to join us. Adverts went out at the end of 2020, with interviews during the spring & early summer of 2021. Our 4 new members, Scott, Liam, Phil and Melisa were co-opted during 2020 – 2021 and then elected at the AGM in September 2021, all hope to stay on the Board for a full 3 years.

The work of the Board going forward is to leave the day to day running & operational planning of the organisation to the staff team, and for the Board to work with the Chief Executive as a strategic team to plan CHISEL's future.

How the Board achieved 2020 – 21 Objectives

- Recruitment Group Dec 2020 to June 2021**
Recruited Lead Officers & Board Members
- Audit, Risk & Asset Committee meets 3 - 4 weeks before Board**
Formally the Finance Committee. Responsible for internal processes, budget & policy approval, property management & finance accountability
- Nominations and Remuneration Committee 2021 June**
Meets twice a year responsible for board management & nominations & employee overview
- Membership & Governance Working Group – 2020 Mar to Sept 2021 Feb & June**
Set up for a group of 3 Board members to review CHISEL's Membership policy & governance processes
- Board Training – 2020 Aug & 2021 Feb, Mar, June**
This year Board training has focussed on developing expertise, governance, collaborative communication and teamwork
- Board meetings – 2020 Oct & 2021 Jan, March, May, June, Sept & Nov**
The full Board consisting of all members met 8 times this year. Going forward the Board will meet 4 to 6 times a year

Hi I am Phil Reynolds.



I am an Accountant and a Restructuring Partner at an advisory firm based in London and my day job involves helping organisations that are experienced financial stress and distress find solutions. One of the sectors that I do a lot of work in is the charity and not-for-profit sector. My work has included providing advice to Barnados on their retail stores through to helping London

Zoo over Covid raise some finance (and before you ask, I wasn't paid in penguins despite my daughter suggesting that would be a great deal and they could live in the hot-tub!).

Given I spend my time providing advice to Trustees/Management I had been looking for an opportunity to see things from the other side of the fence and was approached by Fiona Satiro who helps Chisel with employment matters to see if I would be interested in joining the Board as she felt my skills and experience would be useful to support Carmen in her role as Chief Executive.

I was particularly interested with the history of Chisel and the self-build movement in particular and how a relatively small association could continue to provide much needed accommodation effectively and efficiently whilst retaining its unique ethos/culture.

As a local resident and seeing how passionate Fiona was about the activities of Chisel, I threw my hat in the ring and after a gruelling interview process was asked if I would like to join – a Teams interview looking at 10+ faces is an interesting experience.

Given my skill set, I am helping out on the Risk and Finance Committee as well as providing general advice and support to Carmen and her team and look forward to help shaping the strategic plan for Chisel and providing the appropriate challenge to the management team to ensure that the key concerns of residents are addressed quickly, efficiently and within the means of Chisel.

Despite being a local Croydon resident, I am pleased to say I am not a Crystal Palace fan!

Resident article – Pete the Poet



We have a performance Poet in our midst!

If you've never heard of it, Performance Poetry is a relatively new art form. It's more about social commentary than beautiful prose and poets usually put a lot of energy into performing their pieces.

Pete has been writing poetry for about 4 years, he's still learning the performance side and has written 20 poems.

Prior to the pandemic, Pete ran a poetry club in Club in Catford - The Poetree.

Struggle

We struggle with the isolation caused by the pandemic sweeping the nation

We struggle with our mental health, depression, anxiety and frustration

We struggle to make ends meet and put food on the table

We struggle despite the promises of strong and stable

We struggle to get an appointment with the NHS

We struggle to wade through the bureaucratic mess

We struggle with the pain and grief of losing someone close

We struggle with the vaccine and getting a second or third dose

We struggle with getting older and the challenges that brings

We struggle with these and many more things

We struggle sometimes with life's agenda

We struggle but we never give up and we never surrender

Managing Your Financial Wellbeing



This year has been remarkable and difficult for everyone, but it is still important to prioritise your rent so you don't fall behind. Your rent payment allows us to deliver our core services, including repairs, home improvements and support for Chisel's communities.

If you are struggling to pay your rent, or make ends meet, please contact **Abi Ojo** our Financial Inclusion Officer on **020 8692 5258** or **abi@chisel.org.uk** immediately. Abi will be able provide a personal finance assessment and check that you're receiving the correct benefits, work out a personal payment plan and refer you to other organisations that are able to provide appropriate support and advice.

We will support you to manage your finances and avoid eviction by understanding your personal financial circumstances, referring you to appropriate organisations, support you to develop money management skills and maintain regular rent payments.

As a last resort Chisel can take legal action to recovery money owed and/or gain possession of your home. We want to avoid such action by ensuring our tenants are aware of the consequences of non-payment of rent and of how to access appropriate support and advice.

Chisel has a number of legal options which we will use if necessary including Grounds 8 (Mandatory), 10 (Discretionary) and 11 (Discretionary) Notice of Seeking Possession followed by an application for a Court Hearing.

Ground 8 is a Mandatory Ground for Possession, which will be used if a tenant has more than two months' rent arrears, the Court as no discretion and will have to grant Chisel possession of your home.

In all arrears cases Chisel will apply to the Court for:

- a Money Judgement - the Court determines regular payment towards the arrears, regardless if the tenant vacates the property or is evicted, until the debt is cleared
- an Attachment of Earnings Order - regular payment towards the arrears is deducted directly from a tenant's salary, regardless of if the tenant vacates the property or is evicted, until the debt is cleared
- Chisel will ask for a judgement for the tenant to pay our legal costs

Debt advice and support

It is important that you take immediate action if you are experiencing financial difficulties and debts are becoming a problem. You can contact Abi Ojo our Financial Inclusion Officer on **020 8692 5258** or email **abi@chisel.org.uk** for further advice, or there are a number of free services available to give you independent advice:

StepChange Debt Charity has a webchat facility, or you can phone **0800 138 1111**.

National Debtline has a webchat facility, or you can phone **0808 808 4000**.

Citizens Advice Bureau has online advice, or phone **0800 144 8848**.

The Money Advice Service has online advice, or phone **0800 138 7777**.



Tenant Liaison Officer

Coop Homes now manage the actual day-to-day repairs and out-of-hours emergency services.

That takes managing internally too and so you have a point of contact, we are recruiting Tenant Liaison Officers. In the meantime, whilst we carry out the restructure, Dean Robson and Kevin Hampson, both on temporary contracts are answering your calls.

Dean who many of you know has an engineering background having spent 10 years with British Gas.

Kevin has recently qualified as an electrician, and previously spent 7 years at British Gas and prior to that, was a Housing Support Officer for Southdown Housing Association in Lewes.

Providing you with a sound, efficient customer service experience is one of our top priorities.

We believe a good internal and external working relationship is essential so one of the key requirements of the Tenant Liaison Officers will be to establish their personal credibility to build your trust.

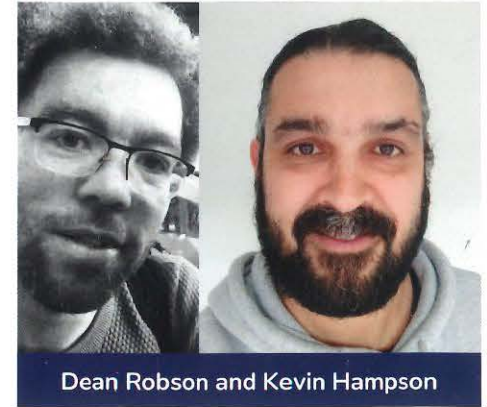
That means being approachable, fair and empathic when they respond to your calls.

It also means giving an effective and efficient response to your enquiries. Providing you with an immediate solution or knowing when to escalate your problem to appropriate colleagues.

We are developing new systems and processes to accurately record and collate data and information. This will help us to prioritise tasks and our workload. It will lessen the delays and backlogs many of you are now unfortunately experiencing.

It's a far from ideal situation we are acutely aware of, so filling these vacancies is one of the first tangible steps to a reliable maintenance service.

This is just the beginning. Tenant engagement should sit at the heart of Chisel, it is the golden thread which runs through all our services which must be responsive to the needs and aspirations of all of our Tenants.



Dean Robson and Kevin Hampson

Resident article – From TAS, 4 Jodane

A beautiful whimsical poem sent to us by TAS, gently reminding us that a **magical xmas – is a sharing xmas** and wishing everyone a loving and compassionate Xmas.

Special fairy's conversation

As Alice, muttered, "soaking, wet, sweaty, smelly, xmas sock e's.

She grasped them, fell back, holding her nose's, "off you come," she, smelly giggled, dragging them by their xmas, mitten toe's, is.

She rolled a bout, waving her soaking, wet smelly xmas sock's, is, giggle sneezing, as she tries to call her best-est friend, Sam.

"Look, look Sam, so many hole'es in my xmas soak e's. Oh, and look at my toe'es, smelly, sweating, wiggling toe'es, Sam."

Alice's, best-est friend Sam, giggled, and jumped back, "Alice you av, two nose's and more than ten, toe' es."

Alice hugged Sam & said ... magical xmas toes Sam

Love & humour Sam Sharing & remembering – those and more those – that's the secret of Xmas & it's a real special Joy

Peace & goodwill SAM

MERRY XMAS EVERY BODYA MAGICAL XMAS – IS A SHARING XMAS ---aware loving, compassionate Xmas ----

"Sam turn the light out its bed time, its time Sam it's - EVE. ---!!!!

Some useful links

There's never a good time for your white goods to break down but over Christmas would be especially hard! So, if you find yourself in that situation and need to purchase any white goods item or cooking appliances, take a look at:

- your energy supplier's website – they often offer new A rated efficient white goods appliances to those who are eligible. A good place to start is - <https://britishgasenergytrust.org.uk/>
- Greggs Foundation - <https://www.greggsfoundation.org.uk/grants/hardship-fund>

For grants to cover all types of household goods - <https://grants-search.turn2us.org.uk/>

If you are struggling with living costs, the Citizens Advice Bureau has a search function where you can enter your postcode to find out about eligibility www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/if-youre-struggling-with-living-costs/

Help with paying water bill - <https://www.ccwater.org.uk/wp-content/uploads/2014/02/Are-you-eligible-for-WaterSure.pdf>

Heat Fuel Poverty - if you think you should have received a Cold Weather Payment but you have not had one
If you are over pension age - Pension Centre; or if you are not yet pension age - Jobcentre Plus office

